

**UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
NATIONAL CREDIT UNION ADMINISTRATION BOARD**

IN THE MATTER OF)	
)	
Judith Wilcox)	
Former Manager)	
Penobscot County Federal Credit Union)	Docket No. 03-0601-I
Bangor, Maine)	
)	

ORDER OF PROHIBITION

Pursuant to Section 206(i)(1)(C) of the Federal Credit Union Act, 12 U.S.C. § 1786(i)(1)(C), you are hereby notified that you are prohibited from participating in any manner in the affairs of any federally insured credit union. This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the Federal Credit Union Act, 12 U.S.C. § 1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency. This Order has been issued based upon the following information:

You entered a plea of guilty to one count of credit union embezzlement, pursuant to 18 U.S.C. § 657. In connection with your plea of guilty on January 7, 2003, you were sentenced to imprisonment for not more than one month, electronic monitoring and home confinement for a period of five months, supervised prohibition for a term of three years and restitution in the amount of \$10,417.78. Attached and incorporated by reference is a certified copy of the Court's Docket Sheet, United States v. Judith Wilcox, Case Number 1:02-CR-78-B-S

Your conviction for embezzlement resulted from dishonest acts perpetrated by you against the Penobscot County Federal Credit Union. Due to the circumstances and nature of the offenses to which you pleaded guilty, your continued participation in the

affairs of any federally insured credit union may pose a threat to the interests of credit union members and threaten to impair public confidence in the credit union involved.

NOTICE OF HEARING

Pursuant to Section 206(i)(3), of the Federal Credit Union Act, 12 U.S.C. § 1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present evidence and argument that your continued participation in the affairs of any federally insured credit union would not, or would not be likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit union. Pursuant to 12 C.F.R. § 747.306, your request must state with particularity the relief desired, the grounds, and must include supporting evidence.

Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, with a copy sent to Associate General Counsel Allan Meltzer at the same address. This hearing will be held in the Washington, D.C. metropolitan area, or such other place as designated by the Board, in accordance with Subpart D of Part 747 of the National Credit Union Administration's Rules and Regulations, 12 C.F.R. § 747.301 *et seq.*

Should you request a hearing it will commence 30 days after receipt of your request. The procedure to be followed is contained in 12 C.F.R § 747.307. You may appear at the hearing personally, through counsel, or personally with counsel. The proceedings will be recorded and you will be entitled to a transcript after payment of the costs thereof. Witnesses may be called at the discretion of the NCUA Board. If witnesses are permitted, both parties will have the ability to cross-examine those witnesses. The Presiding Officer of the hearing will make his or her recommendations to the NCUA Board, where possible, within ten business days following the close of the record.

PENALTY FOR VIOLATION OF ORDER OF PROHIBITION

Pursuant to Section 206(k)(2) of the Federal Credit Union Act, 12 U.S.C. § 1786(k)(2), any violation of this Order may subject you to a civil money penalty. In addition, pursuant to Section 206(I) of the Federal Credit Union Act, 12 U.S.C. § 1786(I),

any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.

National Credit Union Administration

By _____/s/_____ Date 4/8/03

Elizabeth A. Whitehead, Acting Regional Director, Region I
National Credit Union Administration